

IMPACT OF TRAINING ON THE PERFORMANCE OF WOMEN ENTREPRENEURS IN KENYA THE CASE OF MERU TOWN

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ABSTRACT

The small and medium enterprises being the major agents of economic growth and employment, in Kenya, over 60% of small businesses of women are estimated to fail each year at start-up. Thus, the Government of Kenya conceived the idea of institutional financing, women enterprise fund (WEF), to provide women with access to finance for self-employment activities and entrepreneurial skills development as a way of addressing unemployment and poverty which essentially are women problems. Despite the introduction of women enterprise fund, women are still performing poorly even in the face of financial assistance. The causes for the failure in women owned SMES is not yet well established. The lack of information has been cited as one of the reasons why there have been minimal successes in improving the women-owned SMEs. The purpose of the study was to establish the effect of training on the performance of women entrepreneurship in Meru Town, Kenya. The study adopted a descriptive survey design. The population of interest is 568 registered female entrepreneurs in Meru County (Ministry of Trade and Commerce –Meru County. Stratified random sampling technique was used to select the sample the study grouped the population into strata in this case using the Type of business activity. From the strata, the study will select 229 respondents. Primary data was obtained using self-administered questionnaires. Quantitative data was analyzed using descriptive statistics in form of percentages, frequencies standard deviations and means. Linear regression model was used to estimate the effect of training on the performance of women enterprises. The findings were presented using tables and

figures. The study established that mentorship influence performance of women entrepreneurship to a great extent, learning from a mentor can help mentees (women entrepreneurs) avoid making errors in business decisions, mentors help young entrepreneurs decide where they want to be in the future, mentoring enables women entrepreneurs to realize their potential and manner to achieve it. Thus, the study concludes that mentorship positively encouraged women entrepreneurship in Meru Town, Kenya. The study concludes that apprenticeship influence performance of women entrepreneurship to a great extent in that it is an effective tool to build talent in entrepreneurship. The study also concludes that coaching influenced performance of women entrepreneurship to a great extent as it plays an instrumental role in pushing the boundaries of performance of the individual women entrepreneurs from the 'ordinary' to the 'extraordinary', i.e. stretching one's own capacity beyond their comfort zone, into a new realm of opportunity or possibility. The study therefore recommends that there is pressing need to boost technical and vocational training institutes for women to ensure there is effective admission of entrepreneurial training. The curriculum should be strengthened to provide a holistic education which provides women entrepreneurs with skills in management, production, sales and marketing among others increased access to financial services for women small and medium enterprises could be critical for economic empowerment.

Key Words: *training, mentorship, apprenticeship, coaching, small and medium enterprises, entrepreneurial skills development, women enterprise fund*

INTRODUCTION

Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the decisive issue of entrepreneurship. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks (Hisrich, 2011). The role of entrepreneurship and an entrepreneurial culture in economic and social development has often been underestimated. Over the years, however, it has become increasingly apparent that entrepreneurship indeed contributes to economic development.

Training as an experimental means of obtaining behavior pattern refers to the systematic modification of behavior. This is achieved through learning and experience which is obtained through a planned process that modifies skill, behavior to achieve effective performance in a range of activities (Cascio, 2009). Apprenticeship is one of the oldest forms of training which is designed to provide planned, practical instruction over a significant time span. Apprenticeship was the major approach to learning a craft. The apprentice worked with a recognized master craft person (McNamara, 2009).

Globally, entrepreneurs are arguably the most important actors in the economy of any country being the creators of wealth and new jobs, the inventors of new products and services as well as the revolutionist of the society as a whole. Despite their importance, less attention is drawn to them hence little information is available in the global books about their motivation, emergence or performance. Generally, the world knows less about those who become entrepreneurs and their journey of performance. Women especially are one particular group understudied in the globe. Female entrepreneurs are less presented in the global columns of entrepreneurs (Marlow, 2009). Ignorance is the attributing factor to the blind spot that exists about entrepreneurs especially the female participants. In more gender egalitarian and innovation-driven regions such as North America, females are now just as likely (if not slightly more so) to be enrolled in post-secondary education in general and within previously male-dominated faculties, such as business, in particular (Central statistics, 2009; US Department of Education, 2010). This increases the chances of women to venture into careers that later serve as a benchmark to venture into the world of entrepreneurs.

In Africa, there has been a slow growth in the large private sector enterprises and continuous retrenchment in public sector, leading to the realization that small-scale businesses are of great importance to the economy. In Nigeria and South Africa as with other developing countries, the entrepreneurial activities of SMEs serve as a means of revitalizing industries that are stagnant Thomas and Muller (2013), while they are regarded as a mechanism for improving income distribution, stimulation of economic growth and reshaping an economic structure which is often highly dependent on the performance of the larger firms (Brush, 2010). In South Africa, the governments have to a certain degree, recognized the importance of developing a strong sector known as the Small, Medium and Micro Enterprise (SMME or MSMEs as they are referred to in SA), which could promote and achieve economic growth,

wealth creation and creation of jobs. To this end, the governments have over the years focused on the development of individuals considered to be previously disadvantaged, especially female entrepreneurs. These female entrepreneurs are considered as late comers in the “game” of entrepreneurship and therefore thought to be lacking the adequate skills and competencies required to start and grow a business.

Small and medium-sized enterprises (SMEs) are businesses whose personnel numbers fall below certain limits. Small enterprises outnumber large companies by a wide margin and also employ many more people. SMEs are also said to be responsible for driving innovation and competition in many economic sectors. Micro, small and medium-sized enterprises (SMEs) are the engine of any economy. They are an essential source of jobs, create entrepreneurial spirit and innovation in an economy and are thus crucial for fostering competitiveness and employment. As in most developing countries, the indigenous private sector in Kenya is dominated by SMEs engaged in various business activities. The 2009 Baseline Survey by the Central Bureau of Statistics (CBS) shows that there are 1.3 Million Micro and Small-Scale enterprises and employs approximately, 2.3 million workers which accounts for 26 % of the total workforce. It contributes an estimated 13.8% of the country’s Gross Domestic Product (GDP). The policy document highlighted the critical role of access to finance as an important ingredient in growing the sectors. Therefore, the government established various financing schemes for the sector, however, these schemes have not benefited majority of the enterprises (GOK, 2015).

Women owned businesses are known for their low start up and working capital note that under normal circumstances women’s enterprises have low growth rate and limited potential partially due to the type of business activities they run. Women entrepreneurs face many problems. Memba, Gakure and Karanja (2012) emphasize that small businesses are held back by tough local conditions some of them are unable to raise huge collaterals demanded by banks as a condition to access loans. This has created an impression that they are too big for microfinance institutions but too small for conventional banks.

In Kenya, women entrepreneurs are considered as an integral part of economic growth. Women who are active in entrepreneurship and SMEs enable them to effectively combine their productive and reproductive roles because the flexibility in hours of work which permit them to care for their children and also contribute substantially to economic growth (Munyua, 2011). This has made women to be regarded as the central focus of the economic development and public policy concern.

A Significant number of enterprises are owned by men (ILO, 2011). In other words, it was not common to see women-owned businesses worldwide especially in developing countries like Kenya. The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980’s little was known about women entrepreneurship both in practice and research, which made its focus entirely on men. Scientific discourse about women’s entrepreneurship and women owned and run organizations is just the development of 1980s (ILO, 2011).

In Kenya with women entrepreneurship, there is a general lack of an entrepreneurial culture in Kenya and, more particularly, for potential and operating women owner/managers of MSEs (ILO, 2008). Njeru and Njoka (1998) point out that due to patriarchal social authority structures, women received substantial family support in the start-up stages of their businesses, but later on such support is limited, restricted or withdrawn for fear of husbands losing dominance over their wives. Other studies carried out in Kenya have attributed the lack of entrepreneurial culture among Kenyan women to: lack of confidence and self-belief; lack of a variety of strong and relevant networks; passive learning methods; and, starting up enterprises without adequate prior preparation. There is a need for entrepreneurial training to socially condition the youth, and particularly girls, to develop a desire for achievement. This can be achieved by way of profiling and/or imitating successful women entrepreneurs. Other constraints and barriers include a poor social background, inadequate and inappropriate training and preparation for entry into MSEs, and socio-economic discrimination (Mutuku, 2006).

The situation is worse for disabled women entrepreneurs who have low self-esteem and view their disability as inability, even in MSEs. Management skills, lack of occupational experience in related businesses for many women entrepreneurs has been indicated as a constraint to growth. Kibas (2006) identified lack of opportunities for management training, financial management, marketing and people management, to be limitations facing women. Those with disabilities are more affected because of the challenges they face, not only in accessing training venues, but also training materials. Most women entrepreneurs in the MSE sector are married with more than six dependents, often with little or no assistance from their spouses. Therefore, women entrepreneurs have a heavier household financial burden than men (Juma, 2016).

The role of Women Entrepreneurs needs to be considered in the economic development of the nation for various reasons. They have been recognized during the last decade as an important untapped source of economic growth. Women Entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of Women Entrepreneurial opportunities.

STATEMENT OF THE PROBLEM

Literature confirms access to mentoring as a contributing factor to women's success in business (Kyrgidou & Petridou, 2013). Other authors have noted the positive effects of mentoring and networking programs for women's careers (Hewlett & Luce, 2008). Accordingly, companies including American Express, General Electric, Goldman Sachs, Johnson & Johnson, Lehman Brothers, and Time Warner have dedicated resources to building women's networks for helping their female employees build their skills, contacts, and confidence. These mentoring relationships can provide unparalleled training in navigating corporate politics and also giving important access to information. Sociologists and psychologist have long observed the reciprocal behavior of mentees to mentors benefiting both (Sandberg, 2013).

The small and medium enterprises being the major agents of economic growth and employment, in Kenya, over 60% of small businesses of women are estimated to fail each year at start-up (Kenya National Bureau of Statistics, 2007). Thus, the Government of Kenya conceived the idea of institutional financing, women enterprise fund (WEF), to provide women with access to finance for self-employment activities and entrepreneurial skills development as a way of addressing unemployment and poverty which essentially are women problems (GoK, 2009). Despite the introduction of WEF, Kimathi (2009) observes that business skill especially among the women is still a challenge and many fail to take off even in the face of financial and technical assistance. In addition, these women owned micro-enterprises are characterized by failures or early closures due to financial distress and not much progress seems to have been achieved (Kenya National Bureau of Statistics, 2016). Further, little impact has been observed, neither through some form of evaluation nor any observable indication such as growth or improved performance of women-owned micro enterprises in Meru even with frantic efforts to improve the women entrepreneurial capacity by the government, NGOs under small and micro enterprise development agencies (SMEDA) and MFIs such as KWFT (Maina & Mwiti, 2016).

A study by the International Labour Organization (2011), found that currently the growth of Women led enterprises is restricted by inadequate access to training, as well as follow up to training inputs, and limited opportunity to avail themselves of external, formal managerial capacity-building support. Further, despite the considerable Kenyan government support and support of bodies interested in promoting gender equality in all areas (business included), many female-owned businesses still fail. Various reports show that many women led businesses enter and exit these markets every year with a turnover rate of about 32% per annum (Organisation for Economic Co-operation and Development, 2015). Consequently, even though billions of dollars have been allocated to support these women owned SMEs by way of government funding, training, grants and consultative support services, the failure rates of these women operated businesses remains high (Noor, 2010). The causes for the failure in women owned SMES is not yet well established. The lack of information has been cited as one of the reasons why there have been minimal successes in improving the women-owned SMEs. This study therefore seeks to provide information on the effect of training on the performance of women entrepreneurship in Meru town, Kenya with an aim of contributing to the body of literature needed in remediating the issue.

GENERAL OBJECTIVE

The study sought to establish the effect of training on the performance of women entrepreneurship in Meru Town, Kenya.

RESEARCH QUESTIONS

1. What is the effect of mentorship on the performance of women entrepreneurship in Meru Town, Kenya?
2. What is the effect of apprenticeship on the performance of women entrepreneurship in Meru Town, Kenya?

3. What is the effect of coaching on the performance of women entrepreneurship in Meru Town, Kenya?

REVIEW OF THEORIES

Entrepreneurship Theory

Entrepreneurship Theory of Shane (2013) states that an ability to identify and tap the opportunity provided by the external business environment to start or improve his/her business differs between individuals and depends on individual's ability to access information and willingness to act upon the information in terms of risk. Ability to access information and willingness to act upon the information in terms of risk could be inferred to represent attitude to risk. Studies have found that attitude and behavioural intention are positively related (Crisp & Turner, 2007) and that attitude towards behaviour leads to intention which eventually leads to actual behavior (Ajzen, 2009). The theory consists of opportunity discovery, evaluation of the opportunity and the decision to exploit the opportunity. Others elements of the theory include self-employment, business operation and performance. The theory highlighted four operational measures of performance which are survival, growth, profitability/income, and experiencing initial public offering. Survival refers to continuation of entrepreneurial activity while growth refers to increase in the venture's sales and employment. Profitability refers to new surplus of revenue over cost while experiencing initial public offer refers to the sale of stock to the public (Lyngsie & Foss, 2017).

Opportunities are created by the institutional or external environment for those entrepreneurs who could identify them to start or improve their businesses and subsequently, their welfare (Shane, 2013). Entrepreneurs' ability to identify and tap such opportunities differs between entrepreneurs. It also depends on their ability to access information and willingness to act upon the information in terms of risk; that is their attitude (Lyngsie & Foss, 2017). Individual attributes affect discovery of entrepreneurial opportunity. It is made up of psychological and demographic factors such as motives, attitude to risk, education and training, career experience, age and social status. This theory relates to this study by offering insight on coaching and apprenticeship. The theory consists of opportunity discovery, evaluation of the opportunity and the decision to exploit the opportunity which values that are obtained from proper coaching and apprenticeship.

Traits Theory

The study will be hinged on the traits theory postulated by Schumpeter (1934). Entrepreneurship literature has opposite views of an entrepreneur. There are known thoughts that entrepreneur is "born", meaning that entrepreneurs are mystified as people with certain personality traits. These characteristics include strong self-confidence, creativity, risk taking and ability to take initiatives (Avlijaš, 2010). The other view of an entrepreneur exposes "unique personality traits of an entrepreneur" to a criticism, indicating that those characteristics are not unique to entrepreneurs and that is difficult to identify those

personality traits as exclusively entrepreneurial. Instead, entrepreneurs are very heterogeneous group of people.

First researches of female entrepreneurship derive from the US and United Kingdom more than thirty years ago (Brush & Jennings, 2013). Nevertheless, after thirty years of research on female entrepreneurship there is a myth of female entrepreneurship as underperformed. The myth is mainly justified with risk aversion and female characteristics that do not match with desirable masculine characteristics of an entrepreneur (Marlow & McAdam, 2012).

Bullough et al. (2015) investigated female entrepreneurship in her studies suggesting that business literature relates entrepreneurial characteristics with masculinity, while females are perceived as the total opposite of what an entrepreneur “is expected” to be. According to this study “masculinity words” such as self-reliant, strong personality, willing to take risks, make decisions easily, dominant, aggressive, individualistic, competitive, ambitious, independent correspondent to “entrepreneur words” such as internal locus of control, able, strong willed, daring, visionary, influential, achievement oriented. On the other hand femininity words-gentle, loyal, shy, sensitive, affectionate are opposite to the “entrepreneur words.

Although Bullough et al. (2015) indicates that a female discrimination is often overstated, study conducted in Canada by Andiappan et al., (2010) signals that female discrimination is present even in the developed countries. Study indicated gender discrimination through “dismissal from employment due to pregnancy, refused sick leave, failure to promote due to pregnancy refused vacation pay during maternity leave. That alarms necessity to revise human resource management policies but also a question of how female respond to discrimination arise, hence, it would be interesting to investigate discrimination as push factor of female entrepreneurship.

The entrepreneurial traits theory adds that the more educated and more experienced individuals are the higher the degree of success in economic activities and we expect positive relationship between human capital variables and business performance. The theory also contends that female entrepreneurs experience different constraints in business activities compared to male entrepreneurs; hence we expect differential impact of business problems by gender of ownership. This theory directly connects to the mentorship variable in this study. This is because according to this theory, one important factor affecting the performance of female entrepreneurs is lack of proper networks, limited use of advisors, poor membership in women’s associations as well as lack of mentorship (Marlow & McAdam, 2012).

Entrepreneurial Orientation Theory

Entrepreneurial theories relate to the individual or the enterprise. At the individual level of entrepreneurship, the origins of definitions of entrepreneurship go back to Schumpeter definition of an entrepreneur as a rational decision maker who assumes the risk and provides management for the firm. The entrepreneur is also seen as an economic actor having a driving force for economic development (Schumpeter, 1991). Schumpeter (1934) viewed entrepreneurs as revolutionaries of the economy whose economic function is the realization

of new combinations in the course of which they are the active element. While McClelland's (1961) theory relates to entrepreneurs as having a higher need for achievement (Callaghan, 2009). Callaghan (2009) adds to the Schumpeterian spectrum of EO, two dimensions; Learning and Achievement orientations.

The individual level theoretical basis of entrepreneurship has not been without criticism. For instance, Shapero and Sokol (2010) criticize individual centered perspectives of entrepreneurship and argue against McClelland's (1961) need-for-achievement theory on the deficiency of the theoretical process resulting in what they call "an oversimplification of the subject". As well, Shane (2003) argues that the "trait" approach, whereby an individual's distinguishing characteristics, including personality characteristics, are related to entrepreneurial variables, is often studied according to a flawed approach. However, Mappiagu and Agussalim (2013) report that a number of research studies have argued the need for small firm entrepreneurs to develop entrepreneurial and managerial competencies as proper allocation of these two roles crucially underpin small firm survival (Inyang & Enuoh, 2009).

At the firm level, Callaghan (2009) notes that the currently prevalent firm level EO was originally developed with the psychological claim to distinguish between managers and business owners and laments that it was abandoned in a still quasi-psychological stage before individual EO-success relationships were even investigated. Support for the entrepreneurial mode is given by Khandwalla (2007) who refers to entrepreneurial management style as consisting bold, risky and aggressive approach to decision-making in contrast to a more cautious stability-oriented approach. Miller (1983) used the dimensions of innovativeness, risk taking and pro-activeness to characterize and test entrepreneurial orientation, while Lumpkin and Dess (1996) expanded the numbers of dimensions to include competitive aggressiveness and autonomy. This theory directly holds that the best entrepreneurial management style is one characterized by a bold, risky and aggressive approach to decision-making in contrast to a more cautious stability-oriented approach. This is the temperament that women lack but can be achieved through training. This is the essence of training in women entrepreneurs.

Social Cognitive Career Theory

This study will be supported by the Social Cognitive Career Theory where Entrepreneurship is likely to get a boost in a particular social culture Society's values, religious beliefs, customs, taboos influence the behaviour of individuals in a society. The entrepreneur is a role performer according to the role expectations by the society. Social Cognitive Career Theory (SCCT) is used to raise a question about the possibility that there is a meaningful relationship between self-efficacy and the desirability of a career. An application of Bandura's Social Cognitive Theory, SCCT is shaped to model the process individuals are believed to follow in selecting and then pursuing a career (Brown & Lent, 2006), and it offers an empirical base for expecting the use of a self-efficacy - perceived value relationship.

The theory of self-efficacy was advanced by Bandura and Locke (2003) to explain individuals' variability in attaining goals. Individuals with different levels of self-efficacy beliefs are expected to systematically differ in the amount of effort they spend on goal-directed tasks, the magnitude of coping activities they initiate to overcome impediments, and the degree to which they maintain persistent goal pursuit despite obstacles (Stajkovic and Luthans, 2009). Before an individual initiates and pursues goal-directed tasks, he/she invokes personal cognitive capabilities to weigh, evaluate, and integrate information about personal skills relative to specific challenges and to form beliefs about probabilities of attaining success. The strength of these beliefs and certainty with which they are held are personal self-efficacy beliefs relative to that set of challenges.

Emerging research in SCCT has provided converging data that self-efficacy is not a global construct and that it involves several distinct dimensions that are differentiated by its content and valence. First, the content of self-efficacy beliefs includes both task beliefs that one can successfully perform a particular action, and outcome beliefs that an action would lead to a certain outcome. The fact that individuals have different levels and content of self-efficacy beliefs and consequently differ in the amount of effort they expend on goal-directed activities is supported by empirical evidence.

Human Capital Theory

Human capital theory as formalized by Becker and Gerhart (2006) is the dominant perspective on on-the-job training. This theory views training as an investment; it raises expected future productivity but at a cost. The key distinguishing feature of a human capital investment as opposed to an investment in capital concerns property rights. A machine can be sold, but in modern society, men cannot. As individuals have the discretion over the deployment of their own human capital, workers and firms will need to agree on an exchange in the labour market. This implies that how the costs and returns to training are shared between workers and firms is a central concern in the on-the-job training literature. Human capital theory has been further developed in the 1970s to explain the life-cycle pattern of earnings. This literature analyses the human capital investment decision of individuals in a competitive environment. One may argue that, in this model, the distinction between education and training is an artificial one. Workers choose the investment as a function of prices (and ability). Through these prices, the demand side enters. There is no strategic interaction between workers and firms.

The first major attempt to apply learning theory to educational technology was Skinner's development of teaching machines, (Skinner, 1968). His idea was to develop curricula at such a level of detail that a learner could learn without error. The learner, his theory held, never fully recovers from making errors; once made, there remains a possibility that they will recur to disrupt future learning and performance.

Consequently, effective instruction should invoke only correct responses. He was critical of traditional teaching methods because they often engender errors in learning, and because they fail to reinforce behaviour effectively. On his theory, negative reinforcement (e.g. criticism,

punishment) was to be avoided. Only positive reinforcement is theoretically sound, and this must be administrated according to specific schedules to ensure effective learning. For instance, as new responses are shaped up, reinforcement should be withdrawn. Mechanical presentation of the curriculum seemed an ideal way for teaching since a perfect schedule of shaping and reinforcement could be built into the teaching programme.

The nature of production systems is conceptually simple. A production is a rule which specifies that if certain conditions are encountered in a situation then specific actions are performed. For example, if it is not a working day and all the household chores have been done and the weather forecast is good then decide to go walking. These actions modify the state of the situation, creating new conditions which may fire another production.

RESEARCH METHODOLOGY

Research Design

The study adopted a descriptive survey design. Descriptive survey design was appropriate because it enabled the researcher to build a profile of the phenomenon. This design is concerned with the what, where, how and when of the phenomenon.

Target Population

The population of interest was 568 registered female entrepreneurs in Meru County (Ministry of Trade and Commerce –Meru County (2016). About fifty four percent (54.3%) are in trade business which include boutiques, spare part shops, hardware shops, dairy, clothing, vegetables, fruits, and cereals the rest forty six percent (45.7%) are in service industry which include salons, M-pesa services, among others.

Sample and Sampling Technique

Stratified random sampling technique was used to select the sample which gave each item in the population an equal probability chance of being selected. The study will group the population into strata in this case using the Type of business activity. From the strata, the study will select 229 respondents arrived at by calculating the target population of 568 with a 95% confidence level and an error of 0.05 using the formula taken from Mugenda and Mugenda (2003).

Data Collection Instruments

Primary data was obtained using self-administered questionnaires. The questionnaire is made up of both open ended and closed ended questions. The open-ended questions was used so as to encourage the respondent to give an in-depth and felt response without feeling held back in illuminating of any information and the closed ended questions allow respondent to respond from limited options that had been stated. The questionnaire will adopt the Likert scale which contains comparative set of data based on the feelings of the respondents.

Data Collection Procedure

The study secured a written research authorization from the National Commission of Science and Innovation and from Catholic University of Eastern Africa before proceeding to collect data. The researcher visited the women and administer the questionnaires and give humble time to respondents to fill in their responses. However, where help in answering of the questionnaire will be needed the researcher employed research assistants to help. This method is found to be more reliable since primary data was collected.

Data Analysis

Analyzing is categorizing, ordering, manipulating and summarizing of data that answers the research questions. Quantitative data was analysed using descriptive statistics where percentages, frequencies standard deviations and means of the selected variables. Linear regression model and Pearson correlation analysis was used to estimate the effect of training on the performance of women enterprises. The findings were presented using tables and figures. The Social Package for Statistical science (SPSS) software version 22 aided in data analysis. The following regression analysis will be used to estimate the effect of training on the SMEs performance. The study's regression model is as follows:

$$Y = \beta + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + e$$

Where: Y- Performance of women enterprises; β - Constant; X_1 - Apprenticeship; X_2 - Mentoring; X_3 -Coaching; e- Error term

RESEARCH FINDINGS

Regression Analysis

In this study, a multiple regression analysis was conducted to test the influence among predictor variables. The research used statistical package for social sciences (SPSS V 21.0) to code, enter and compute the measurements of the multiple regressions. The model summary is presented in the Table 1.

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.869 ^a	.755	.754	.58631

The study used coefficient of determination to evaluate the model fit. The adjusted R², also called the coefficient of multiple determinations, is the percent of the variance in the dependent explained uniquely or jointly by the independent variables. The model had an average adjusted coefficient of determination (R²) of 0.754 and which implied that 75.4% of the variations in Performance of women enterprises are explained by the independent variables under study (apprenticeship, mentoring and coaching).

The study further tested the significance of the model by use of ANOVA technique. The findings are tabulated in Table 2.

Table 2: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	784.293	3	261.431	112.009	.000 ^b
	Residual	69.832	203	0.344		
	Total	854.125	206			

Critical value =2.49

From the ANOVA statics, the study established the regression model had a significance level of 0.0 which is an indication that the data was ideal for making a conclusion on the population parameters as the value of significance (p-value) was less than 5. The calculated value was greater than the critical value (112.009 > 2.49) an indication that apprenticeship, mentoring and coaching all have a significant influence on performance of women enterprises in Kenya. The significance value was less than 0.05 indicating that the model was significant.

In addition, the study used the coefficient table to determine the study model. The findings are presented in the Table 3.

Table 3: Coefficients of Determination

Model		Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
		B	Std. Error			
	(Constant)	-.184	.088		-2.094	.037
1	Apprenticeship	.387	.021	.435	18.039	.002
	Mentoring	.363	.028	.311	12.964	.016
	Coaching	.295	.024	.279	12.116	.031

As per the SPSS generated output as presented in table above, the equation ($Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \epsilon$) becomes: $Y = -.184 + 0.387X_1 + 0.363X_2 + 0.295X_3$

From the regression model obtained above, a unit change in apprenticeship holding the other factors constant would lead to a positive change in performance of women enterprises in Kenya by a factor of 0.387 and the relationship is also significant ($p = .002 < 0.05$). This shows that apprenticeship has a positive and significant effect on performance of women enterprises in Kenya.

The study findings also show a unit change in mentoring while holding the other factors constant would change performance of women enterprises in Kenya by a factor of 0.363 and the relationship is also significant ($p = .016 < 0.05$). This depicts that mentoring has a positive and significant effect on performance of women enterprises in Kenya.

Finally, the findings show that a unit change in coaching while holding the other factors constant would positively change performance of women enterprises in Kenya by a factor of 0.295. This relationship was also found to be significant ($p = .031 < 0.05$).

The criteria for comparing whether the predictor variables were significant in the model was through comparing the obtained probability value and $\alpha=0.05$. If the probability value was less than α , then the predictor variable was significant otherwise it wasn't. All the predictor variables were significant in the model as their probability values were less than $\alpha=0.05$.

DISCUSSION OF THE FINDINGS

Effect of Apprenticeship on Performance of Women Entrepreneurship in Kenya

Results obtained show that apprenticeship had a significant influence performance of women entrepreneurship in Kenya. Test regression results show that a unit change in apprenticeship holding the other factors constant would lead to a positive change in performance of women enterprises in Kenya by a factor of 0.387. Descriptive results also show that apprenticeship influence performance of women entrepreneurship to a great extent. The operational, marketing skills and technical skills affected performance of women entrepreneurship. The study also noted that knowledge of affected performance of women entrepreneurship and that administrative interpersonal and team skills affected performance of women entrepreneurship. The findings are in line with the research by Omolayo (2015) that apprenticeship entrepreneurship training can prepare for new venture initiation by transferring knowledge and developing relevant skills that improve the self-efficacy and effectiveness of the potential entrepreneur.

The study also revealed that apprenticeship can be an effective tool to build their talent in entrepreneurship; apprenticeship presented an opportunity to women entrepreneur's train and meet specific standards and that apprenticeship systems have been found to make a positive return on their investment in apprenticeship. The findings are in line with the research by Gibb (2011) pointed that education and training programmes equip women with the skills required by the labour market are an important element in facilitating the transition of women to decent work and also in enterprise development.

Effect of Mentorship on Performance of Women Entrepreneurship

The research established that mentorship programmes influenced performance of women entrepreneurship in Kenya. Prediction results from regression test justify that unit change in mentoring while holding the other factors constant would change performance of women enterprises in Kenya by a factor of 0.363. Descriptive results also show that mentorship influence performance of women entrepreneurship to a great extent, simulated mentoring affects performance of women entrepreneurship team mentoring affects performance of women entrepreneurship traditional mentoring influences the performance of women entrepreneurship and that women peer- to-peer mentoring. The findings are in line with the research by Sullivan, (2000) that Mentors help women entrepreneurs grow and develop in

their position by imparting specific business tips, and advice on business leadership and communication.

The study also revealed that effective mentor relationships help to identify and develop future company talent, mentors act as models for women entrepreneurs soliciting the help on entrepreneurship, which presents an opportunity and personal growth and experience, learning from the expertise (mentor) can help mentees (women entrepreneurs) avoid making errors in business related decisions. Mentors act as role models and are valuable because they counsel women entrepreneurs and help them decide where they want to be in the future, mentoring enables women entrepreneurs to realize what is possible and attainable. Research conducted by confirmed role-modeling, by women mentors, resulted in a higher level of career satisfaction for women. The findings are in line with the research by St-Jean, Audet, (2009). Through mentoring, women entrepreneurs can develop as both business entrepreneurs and strong individuals. The finding further concurs with Cope and Watts (2000), posited how important mentor support is in helping entrepreneurs to commit to learning from experience, these learning experiences may help them avoid or mitigate issues in the future, through mentoring, women entrepreneurs can learn to be more objective while managing their company through a leadership position.

Influence of Coaching on Performance of Women Entrepreneurship

The research sought to establish the extent to which coaching influence performance of women entrepreneurship in Kenya. Prediction results from regression test justify that unit change in coaching while holding the other factors constant would change performance of women enterprises in Kenya by a factor of 0.295. Descriptive results also show that coaching influence performance of women entrepreneurship to a great extent. that coaching has a great impact on goal setting ability, feedback questioning and recording. The findings are in line with the research by MahbubulHaq, (2000) coaching' is about increasing productivity, resilience, stamina, endurance, confidence, determination, flexibility, adaptability, etc. The study also revealed that lack of training and education as a barrier to women entrepreneurs in Kenya. Respondents also reported that coaching play an instrumental role in pushing the boundaries of performance of the individual women entrepreneurs from the 'ordinary' to the 'extraordinary', i.e. stretching one's own capacity beyond their comfort zone, into a new realm of opportunity or possibility.

Moderating Effect of Personal Characteristics

The study also sought to establish the moderating effect of various personal characteristics affect the impact of training on the performance of women entrepreneurs in Kenya. According to the study findings, the personal characteristics that moderate the effect of training on the performance of women entrepreneurs in Kenya to a great extent include education, marital status and location while age had a moderate the effect. In line with this, Gibb (2011) pointed that education and training programmes equip women with the skills required by the labour market are an important element in facilitating the transition of women to decent work and also in enterprise development. Lyngsie and Foss (2017) also add that

individual attributes affect discovery of entrepreneurial opportunity. It is made up of psychological and demographic factors such as motives, attitude to risk, education and training, career experience, age and social status. Akanji (2011) also confirms that skill training and tertiary education have positive effect on enterprise performance.

CONCLUSIONS

From the study it is concluded that, mentorship influence performance of women entrepreneurship to a great extent, learning from a mentor can help mentees (women entrepreneurs) avoid making errors in business decisions, mentors help young entrepreneurs decide where they want to be in the future, mentoring enables women entrepreneurs to realize their potential and manner to achieve it. Thus, the study concluded that mentorship positively encouraged women entrepreneurship in Meru Town, Kenya.

The study concluded that, apprenticeship programme too provided the skills to women entrepreneurs that they need for the future development in the sector, apprenticeship influence performance of women entrepreneurship to a great extent and the apprenticeship can be an effective tool to build talent in entrepreneurship, apprenticeship presented an opportunity to women entrepreneurs train and meet specific standards.

The study concluded that, coaching influenced performance of women entrepreneurship to a great extent, lack of training and education as a barrier to women entrepreneurs in Kenya. respondents also reported that coaching play an instrumental role in pushing the boundaries of performance of the individual women entrepreneurs from the 'ordinary' to the 'extraordinary', ie stretching one's own capacity beyond their comfort zone, into a new realm of opportunity or possibility

RECOMMENDATIONS

There is a pressing need to boost technical and vocational training institutes for women to ensure there is effective admission of entrepreneurial training. From the finding of the study majority of the women entrepreneurs in Kenya lacked the requisite entrepreneurial education which influenced their performance.

The curriculum should be strengthened to provide a holistic education which provides women entrepreneurs with skills in management, production, sales and marketing among others increased access to financial services for women small and medium enterprises could be critical for economic empowerment. This could include improving levels of savings, access to credit and insurance services of small and medium enterprises owned by women.

There was also need to link up the women entrepreneurs with successful micro-finance institutions that provide small loans for women to start a business on their own. There was need for women to increase business contacts, add more knowledge of how to deal with the Governmental bureaucracy and less bargaining power in order to increase growth and performance.

Since most women enterprises operate on a small scale and are generally not members of professional organization or part of other networks, they often find it difficult to access information. There is a need to integrate women in the existing network which is currently dominated by men. Women networks where a woman could enter such network, gain confidence and move further.

Increased networks also give women a chance of awareness and exposure to good role models. Strong networking will grow women small and medium entrepreneurs socially mentally and economically hence success and sustainability.

There is need to tap new markets required expertise, knowledge and contacts. Women often lack access to training, and experience on how to participate in the market place and are therefore unable to market goods and services strategically. There is need to advocate for women engagement in marketing of their entrepreneurship products to take on both the production and marketing of their goods and services. In addition, they should be exposed to the international markets and therefore gain knowledge about what is internationally acceptable.

They should be exposed to the outside world in order to beat the fear or face prejudice that may restrict their ability to travel to make contacts. Women small and medium enterprises in general need to be sensitized to understand the need for project planning, monitoring and implementation at all levels.

An involvement of all stakeholders in small and medium enterprises simply meant a road to success to women small and medium enterprises simply meant a road to success to women small and medium entrepreneurs. In an effort to sustainably implement small and medium enterprises beyond their timelines, there is need for a comprehensive strategy that will incorporate all actors in development. This could therefore mean that all the implementing agencies, government bodies, private sector and community are all involved at once right from the beginning to the end.

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